

Imaged Certificate of Notice Page 1 of 4
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIAFILED
2/18/25 3:48 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

RICHARD A. POTTS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-23883

Chapter 13

Related to Docket No. 125

ORDER OF COURT

AND NOW, this 18th Day of February 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

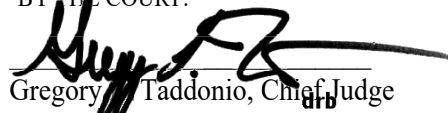
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


 Gregory Taddonio, Chief Judge
 United States Bankruptcy Court
ENTERED BY DEFAULT

In re:
Richard A. Potts
Debtor

Case No. 19-23883-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 18, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2025:

Recip ID	Recipient Name and Address
db	+ Richard A. Potts, 4020 Noblestown Road, Oakdale, PA 15071-1291
15179204	+ Borough of Oakdale, c/o Victor S. Kustra, Esquire, 519 Court Place, Pittsburgh, PA 15219-2002
15134260	Borough of Oakdale Water & Sewage, 6115 Noblestown Rd., Oakdale, PA 15071-1347
15134261	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas Co., P.O. Box 742537, Cincinnati, OH 45274-2537
15134263	Phelan Hallinan Diamond & Jones LLP, Attn: Peter Wapner, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
15151260	+ UPMC, P.O. Box 371980, Pittsburgh, PA 15250-7980

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 19 2025 03:29:25	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15141932	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 19 2025 03:18:00	Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
15142672	Email/Text: mrdiscen@discover.com	Feb 19 2025 03:17:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15165843	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 19 2025 03:17:00	FREEDOM MORTGAGE CORPORATION, Attn: Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15134262	Email/Text: Bankruptcy@Freedommortgage.com	Feb 19 2025 03:17:00	Freedom Mortgage Corporation, Po Box 50485, Indianapolis, IN 46250-0485
15656945	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 19 2025 03:29:50	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15456818	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 19 2025 03:17:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
15135053	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 19 2025 03:29:24	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15151259	+ Email/Text: BankruptcyNotice@upmc.edu	Feb 19 2025 03:18:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15166352	Email/PDF: ebn_ais@aisinfo.com	Feb 19 2025 03:29:15	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15141127	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 19 2025 03:18:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15134264	Email/Text: bankruptcy@firstenergycorp.com	Feb 19 2025 03:18:00	West Penn Power Company, 76 S. Main Street, Akron, OH 44308-1890
15170179	+ Email/Text: peritus@ebn.phinsolutions.com		

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Feb 19 2025 03:18:00

Westlake - C/O Peritus Portfolio Services, P.O.
Box 141419, Irving, TX 75014-1419

15134265

Email/Text: bankruptcynotice@westlakefinancial.com

Feb 19 2025 03:18:00

Westlake Financial Services, PO Box 76809, Los
Angeles, CA 90076-0809

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr		Lakeview Loan Servicing
cr		Nationstar Mortgage LLC D/B/A MR. Cooper
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15151255	*	Borough of Oakdale Water & Sewage, 6115 Noblestown Rd., Oakdale, PA 15071-1347
15151256	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas Co., P.O. Box 742537, Cincinnati, OH 45274-2537
15178434	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas of Pennsylvania, PO Box 117, Columbus, OH 43216
15151257	*	Freedom Mortgage Corporation, Po Box 50485, Indianapolis, IN 46250-0485
15151258	*	Phelan Hallinan Diamond & Jones LLP, Attn: Peter Wapner, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
15169383	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15151261	*	West Penn Power Company, 76 S. Main Street, Akron, OH 44308-1890
15151262	*	Westlake Financial Services, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 3 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2025 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC D/B/A MR. Cooper logsecf@logs.com
Denise Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor FREEDOM MORTGAGE CORPORATION jblank@pincuslaw.com brausch@pincuslaw.com
Kenneth Steidl	on behalf of Debtor Richard A. Potts julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

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Lily Christina Calkins

on behalf of Creditor FREEDOM MORTGAGE CORPORATION logsecf@logs.com lilychristinacalkins@gmail.com

Maria Miksich

on behalf of Creditor FREEDOM MORTGAGE CORPORATION mmiksich@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor Nationstar Mortgage LLC D/B/A MR. Cooper wbecf@brockandscott.com
mario.hanyon@brockandscott.com

Mario J. Hanyon

on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com
mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor FREEDOM MORTGAGE CORPORATION pawb@fedphe.com

TOTAL: 11